

FRANK B. GARVER



1887—Born in Middletown, Dauphin County, Pa., of German parentage.
 1893-1904—Attended public school, worked on grandparents' farm during summer vacation.
 1904-1909—Employed by A. G. Banks, of Banks Bros. at Middletown, Pa., in department store where first commercial experience was received.
 1909—Worked for S. H. Knox & Co., at Buffalo, N. Y., as stock man. Returned home. Worked on farm a few months. Went to Lorain, O., to work in office National Tube Co.
 1910—September, started to work for S. S. Kress Co., at Cleveland, O. Became enthusiastic about the business and decided to make good.
 1912—February 5, married Miss Gussie VanTress, of Cleveland, O. Opened store No. 88 at Belleville, Ill.
 1913—Transferred to store No. 58 at St. Joseph, Mo. Joined Masonic Lodge, became a Shriner. Became a member of the First Methodist Church and appointed to official board of which I am an active member.
 1915—Purchased first shares of Kress stock.
 1916—Purchased first real estate.
 1917—Purchased home for wife and two boys.
 1918—Played first game of golf, and became a golf enthusiast. Have made many mistakes; have made some friends; have made some money; have saved some money; have enjoyed living; love my God, my family, and the 5 and 10c business.

SYLVESTER J. HEIN



1895—Born at Buffalo, N. Y., of French parentage.
 1895—Father died.
 1900-1910—Attended parochial school. In 1910 graduated.
 1911—Attended Master Park high school. Worked afternoons and evenings as an usher.
 1913—Death of mother. Left school to accept position with the F. W. Woolworth Co., as stock clerk.
 1914—Left F. W. Woolworth Co. to accept position with the S. S. Kress Co., as stock clerk.
 1915—Promoted to floor manager at Buffalo store. Attended Hurst Business College, taking a general business course, evenings and noon hour.
 1916—Made assistant manager at Buffalo, N. Y.
 1917—Married Miss Lucy Dennis.
 1918—Made manager of S. S. Kress Co., Lockport, N. Y. Birth of son, William S.
 1919—Death of wife.
 1919—Active in Lockport housing campaign.